UNIT TRUST CORPORATION

Quarterly Investor Report

Universal Retirement Fund

For the Quarter: July to September 2026

Fund Size: **TT $437.7 Million**

Investment Objective: To provide investors with long-term capital growth by diversifying the portfolio across a range of asset classes and sectors domestically and internationally.

Fund Facts

Inception Date	November 28, 1997
Unit Price at 30.09.2026	$52.81
Minimum Initial Investment	$100.00
Income	Income earned is automatically reinvested
Charges	No services, sales or handling charges
Average Credit Quality	BBB

Return

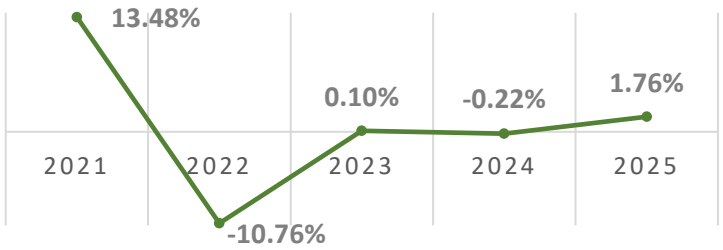
Annualized Rate Of Return

YTD*	3.53%
1 Year	3.85%
3 Year	2.53%
5 Year	-0.08%
10 Year	2.31%
From Inception	5.83%

* Total Returns

Historical Performance

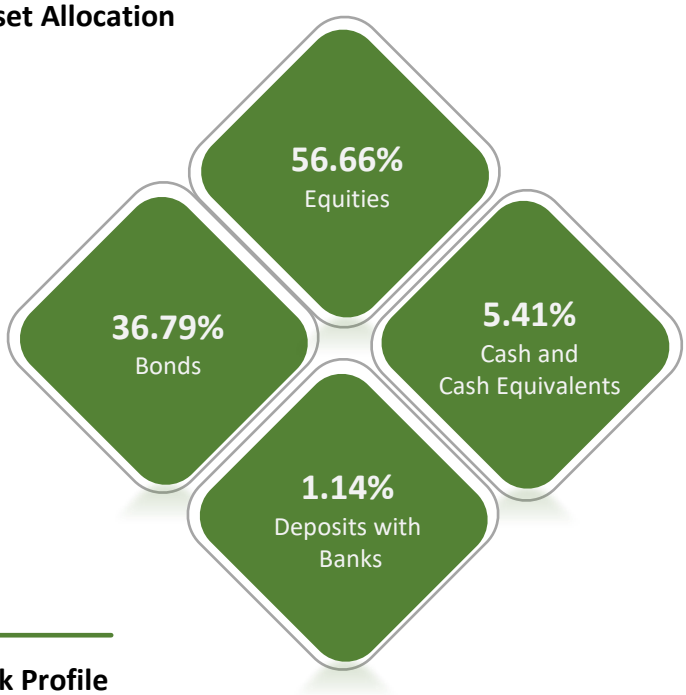
Annualized Rate Of Return



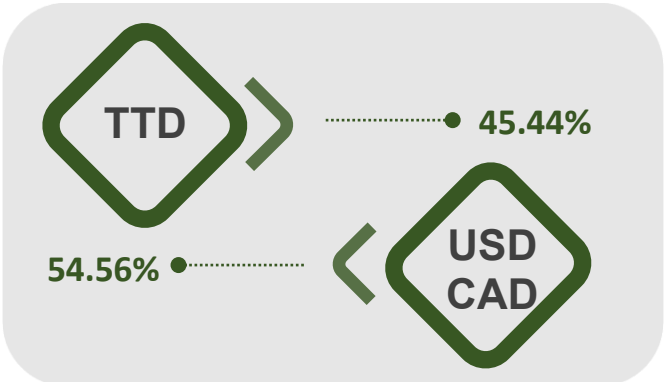
Top Ten Holdings

iShares S&P 500 Index Fund	8.47%
Republic Financial Holdings Limited	8.31%
SPDR S&P 500	6.14%
GOTT TT$1.45Bn Triple T3 TT$700Mn 7.60% FXB Due Sep 2046	4.43%
First Citizens Group Financial Holdings Limited	4.33%
Massy Holdings Limited	4.22%
Vanguard S&P 500 ETF	4.15%
TRINIDAD & TOBAGO US$750Mn 6.40% FXB due 26-June-2034	4.04%
CVS Health Corp US$1.7Bn 5.25% FXB Due 21st February 2033	4.00%
Scotiabank Trinidad and Tobago Limited	3.87%

Asset Allocation



Currency



Risk Profile

The value of the Fund is related to the market value of the underlying investments and as such, payment of principal and interest reflect investment performance.



Performance is subject to variations and is likely to change over time. Past performance should not be treated as an indicator of future performance. Important information concerning the investment goals, risks, charges and expenses is contained in the prospectus. Investors should carefully consider these before investing. Obtain a prospectus from our website (www.ttutc.com) or at any of our UTC Investment Centres and read it carefully before investing.